

Closing Disclosure

Closing Information

Date Issued
Closing Date 05/31/17
Disbursement Date 05/31/17
Settlement Agent ABSTRACT ASSOCIATES OF LANCASTER, INC
File # AAL43025
Property 223 CHURCH AVENUE
 EPHRATA, PA 17522
Sale Price \$ 139,900

Transaction Information

Borrower RYAN C. ZEAGER
 163 MAIL ROUTE ROAD
 SINKING SPRING, PA 19608
Seller BRIAN D. NELSON
 3 STRAWBERRY LANE
 LANCASTER, PA 17602

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$ 140,458.72
01 Sale Price of Property	\$ 139,900.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	05/31/17 to 12/31/17	\$ 143.43
10 County Taxes	05/31/17 to 12/31/17	\$ 234.94
11 School Taxes	05/31/17 to 06/30/17	\$ 180.35
12		
13		
14		
15		
16		

N. Due from Seller at Closing \$ 140,458.72

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$ 14,256.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	\$ 105,000.00
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	\$ 5,596.00
09	
10 Bankruptcy Trustee	\$ 15,606.22
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	
15 County Taxes	
16 School Taxes	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$ 140,458.72
Total Due from Seller at Closing (N)	-\$ 140,458.72

Cash ☐ **From** ☐ **To Seller**

Contact Information

REAL ESTATE BROKER (B)

Name	WEICHERT REALTORS - ENGLE &
Address	1810 OREGON PIKE LANCASTER, PA 17601
PA License ID	RB042302C
Contact	APRIL YODER
Contact PA License ID	RS335535
Email	ayoder@weicherteh.com
Phone	(717)291-1041

REAL ESTATE BROKER (S)

Name	CHARLES & ASSOCIATES INC.
Address	145 OAKRIDGE DRIVE MOUNTVILLE, PA 17554
PA License ID	RB062381C
Contact	JOHN HESS
Contact PA License ID	RB051681L
Email	johnrhess@comcast.net
Phone	(717)299-2100

SETTLEMENT AGENT

Name	ABSTRACT ASSOCIATES OF LANCASTER,
Address	1903 LITITZ PIKE LANCASTER, PA 17601
PA License ID	58428
Contact	WILLIAM STULL
Contact PA License ID	81239
Email	christine@abstractassociates.com
Phone	(717)581-5841

Confirm Receipt

BRIAN D. NELSON

A. Origination Charges

01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		

B. Services Borrower Did Not Shop For

01		
02		
03		
04		
05		
06		
07		
08		
09		
10		

C. Services Borrower Did Shop For

01 Title - Closing Protection Letter	to CONESTOGA TITLE INSURAN		
02 Title - Couier - Edoc download fees	to ABSTRACT ASSOCIATES OF L		
03 Title - Document Prep	to ABSTRACT ASSOCIATES OF L	\$ 50.00	
04 Title - Endorsements 100/300/8.1	to ABSTRACT ASSOCIATES OF L		
05 Title - Lender's Title Insurance	to ABSTRACT ASSOCIATES OF L		
06 Title - Notary Fee	to William B. Stull	\$ 10.00	
07 Title - Tax Service Fee	to AAL Tax Cert Account	\$ 35.00	
08 Title - Wire Service Fee	to ABSTRACT ASSOCIATES OF L	\$ 20.00	

Other Costs**E. Taxes and Other Government Fees**

01 Recording Fees	Deed:\$65.50 Mortgage:\$103.50		
02 Satisfaction Recording Fee	to LANCASTER County Register c	\$ 58.00	
03 Transfer Tax	to LANCASTER County Register c	\$ 1,399.00	

F. Prepays

01 Homeowner's Insurance Premium	(mo.)		
02 Mortgage Insurance Premium	(mo.)		
03 Prepaid Interest	(per day from to)		
04 Property Taxes	(mo.)		
05			

G. Initial Escrow Payment at Closing

01 Homeowner's Insurance	per month for mo.		
02 Mortgage Insurance	per month for mo.		
03 Property Taxes	See Additional G.03 Items		
04			
05			
06			
07			
08 Aggregate Adjustment			

H. Other

01 2017 Twp-Co Taxes	to Lancaster Co. Treasurer	\$ 645.41	
02 Broker Transaction Fee	to Charles and Associates Real E:	\$ 250.00	
03 Commission	to WEICHERT REALTORS - ENGL	\$ 4,197.00	
04 Commission - Rent (320.83)	to CHARLES & ASSOCIATES INC	\$ 3,876.17	
05 Final Costs	to Ephrata Borough	\$ 150.00	
06 Rent	to Brian D. Nelson	\$ 320.83	
07 Taxes	to Lancaster Co Tax Claim	\$ 3,245.09	
08			

J. TOTAL CLOSING COSTS

\$ 14,256.50